CALIFORNIA FORM 700 FAIR POLITICAL PRACTICES COMMISSION

STATEMENT OF ECONOMIC INTERESTS COVER PAGE

Date Received

Officially only

2006

Please type or print in ink

(LAST)

NAME

A Public Document

(FIRST)

(MIDDLE)

Olly Clerk

DAYTIME TELEPHONE NUMBER

Hitchcock	Susan	Υ		(209) 95382	278
MAILING ADDRESS STREET (May use business address)	CITY	STATE	ZIP CODE	OPTIONAL: FAX / E	-MAIL ADDRESS
2443 MacArthur Parkway	Lodi	CA	95242	susanhitchcock(@comcast.ne
1. Office, Agency, or Cour	•	4. Schedu	le Summ	ary	
Name of Office, Agency, or Court:		→ Total numbe	er of pages	<i>(</i>	
Lodi City Council		Including th	is cover pag	e:	
Division, Board, District, if applicable	e:	→ Check appl interests."	icable sched	tules or "No reporta	able
Your Position:		I have disch attached sc		s on one or more o	if the
Councilmember	***************************************	Schedule A-	-1 1521 Yes -	- schedule attached	
If filing for multiple positions, list position(s): (Attach a separate		Investments	(Less than 10%	Ownership)	
Agency:		1 '	-2 Yes - (10% or greater	- schedule attached Ownership)	
Position:		Schedule B Real Property		- schedule attached	
2. Jurisdiction of Office (ci	heck at least one box)	Schedule C Income, Loar and Travel Payr	ns, & Busines	- schedule attached s Positions (Income Oth	ner than Gilts
☐ State		Schedule D	i ∏ Yes.	- schedule attached	
County of		Income - Gif		ounding among	
City of Lodi		Schedule E	☐ Yes -	- schedule attached	
☐ Multi-County		Income - Tra	ivel Payments		
			~C)r	
	note for extra section of the sectio	☐ No repor	rtable interes	ts on any schedule	
3. Type of Statement (Chec	k at least one box)		AND THE PROPERTY OF THE PROPER		water of the second
Assuming Office/Initial Dat	e:	5. Verificati	***************************************	**************************************	***************************************
Annual: The period covered is	January 1 2005	o. vernicati	.011		
through December 31, 2005.	, , , , , ,			le diligence in pre I this statement and	
-or-				ation contained herei	
O The period covered is/ December 31, 2005.	/, through			and complete.	
Leaving Office Date Left: (Check one)	<i>J</i>			rjury under the laws going is true and co	
O The period covered is Janua the date of leaving office.	ry 1, 2005, through	Date Signed _	8/	7/06 (month, Jay, year)	
The period covered is the date of leaving office.	, through	Signature	All Man Pile the originally	signed statement with your f	(iling official.)
			e lmandelik MCACIPOTONIC y comovyston	PRO P	700 /2005/200E)

SCHEDULE A-1 Investments

Stocks, Bonds, and Other Interests

(Ownership Interest is Less Than 10%)

Do not attach brokerage or financial statements.

CALIFORNIA F	ORM / UU
FAIR POLITICAL PRAC	TICES COMMISSION
Name	
Susan Hitchcoc	k
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> NAME OF BUSINESS ENTITY	> NAME OF BUSINESS ENTITY
Farmers and Merchants Bank	
GENERAL DESCRIPTION OF BUSINESS ACTIVITY	GENERAL DESCRIPTION OF BUSINESS ACTIVITY
Banking and Lending	
FAIR MARKET VALUE \$2,000 - \$10,000 \$10,001 - \$100,000 \$100,001 - \$1,000,000 Over \$1,000,000	FAIR MARKET VALUE \$2,000 - \$10,000 \$10,001 - \$100,000 \$100,001 - \$1,000,000 Over \$1,000,000
NATURE OF INVESTMENT Stock	NATURE OF INVESTMENT Slock
Other (Describe)	Other (Describe)
į.	
IF APPLICABLE, LIST DATE:	IF APPLICABLE, LIST DATE:
/ / 05 / / 05 ACQUIRED DISPOSED	
> NAME OF BUSINESS ENTITY	> NAME OF BUSINESS ENTITY
GENERAL DESCRIPTION OF BUSINESS ACTIVITY	GENERAL DESCRIPTION OF BUSINESS ACTIVITY
FAIR MARKET VALUE \$2,000 - \$10,000	FAIR MARKET VALUE \$2,000 - \$10,000
NATURE OF INVESTMENT Stock	NATURE OF INVESTMENT Stock
Other (Describe)	Other (Describe)
IF APPLICABLE, LIST DATE:	IF APPLICABLE, LIST DATE:
/ / 05 / / 05 ACQUIRED DISPOSED	/ / 05 / / 05 ACQUIRED DISPOSED
➤ NAME OF BUSINESS ENTITY	> NAME OF BUSINESS ENTITY
GENERAL DESCRIPTION OF BUSINESS ACTIVITY	GENERAL DESCRIPTION OF BUSINESS ACTIVITY
FAIR MARKET VALUE \$2,000 - \$10,000 \$10,001 - \$100,000 \$100,001 - \$1,000,000 Over \$1,000,000	FAIR MARKET VALUE \$2,000 \ \$10,000
Stock	Stock
Other (Describe)	Other (Describe)
IF APPLICABLE, LIST DATE:	IF APPLICABLE, LIST DATE:
/ / 05 / / 05 ACQUIRED DISPOSED	
Commente	

SCHEDULE B Interests in Real Property

(Including Rental Income)

CALIFORNIA FORM / U U
FAIR POLITICAL PRACTICES COMMISSION
Name
Susan Hitchcock

STREET ADDRESS OR PRECISE LOCATION	> STREET ADDRESS OR PRECISE LOCATION
615 S. Hutchins	93 Genie Way
CITY	CITY
Lod, CA	Lodi
FAIR MARKET VALUE IF APPLICABLE, LIST DATE: \$2,000 - \$10,000 / 05 / 05	FAIR MARKET VALUE IF APPLICABLE, LIST DATE: \$2,000 - \$10,000
NATURE OF INTEREST	NATURE OF INTEREST
Ownership/Deed of Trust Easement	Ownership/Deed of Trust Easement
Leasehold Yrs. remaining Other	Leasehold
IF RENTAL PROPERTY, GROSS INCOME RECEIVED	IF RENTAL PROPERTY, GROSS INCOME RECEIVED
\$0 - \$499 S500 - \$1,000 S1,001 - \$10,000	\$ 50 - \$499 \$ 500 - \$1,000 \$1,001 - \$10,000
☒ \$10,001 - \$100,000 ☐ OVER \$100,000	■ \$10,001 - \$100,000 □ OVER \$100,000
SOURCES OF RENTAL INCOME: If you own a 10% or greater interest, list the name of each tenant that is a single source of income of \$10,000 or more.	SOURCES OF RENTAL INCOME: If you own a 10% or greater interest, list the name of each tenant that is a single source of income of \$10,000 or more.
Billy Smith	Donna Horton/Tommy Farr
	Mary Kraft
NAME OF LENDER*	NAME OF LENDER*
None	Wells Fargo
ADDRESS	ADDRESS
	120 W. Lodi Ave. Lodi CA
BUSINESS ACTIVITY OF LENDER	BUSINESS ACTIVITY OF LENDER
	Banking
INTEREST RATE TERM (Months/Years)	INTEREST RATE TERM (Months/Years)
% [] None	5 % None 25 years
HIGHEST BALANCE DURING REPORTING PERIOD	HIGHEST BALANCE DURING REPORTING PERIOD
\$500 - \$1,000 \$1,000	\$500 - \$1,000 \$1,001 - \$10,000
S10,001 - \$100,000 OVER \$100,000	∑ \$10,001 - \$100,000 ☐ OVER \$100,000
Guarantor, if applicable	Guarantor, if applicable
from Property and the articles of the articles	free contract a selection

* Loans from commercial lending institutions made in the lender's regular course of business on terms available to members of the public without regard to your official status are not reportable.

SCHEDULE B Interests in Real Property

CALIFORNIA FORM 700

FAIR POLITICAL PRACTICES COMMISSION

Name

Susan Hitchcock

(Including Rental Income)

STREET ADDRESS OR PRECISE LOCATION	> STREET ADDRESS OR PRECISE LOCATION
240 E. Vine	314 W. Welnujt Walnut
CITY	CITY
Lodi, CA	Lodi
FAIR MARKET VALUE IF APPLICABLE, LIST DATE: \$2,000 - \$10,000 \$10,001 - \$100,000 \$100,001 - \$1,000,000 Over \$1,000,000	FAIR MARKET VALUE IF APPLICABLE, LIST DATE: \$2,000 - \$10,000
NATURE OF INTEREST	NATURE OF INTEREST
Ownership/Deed of Trust Easement	Ownership/Deed of Trust Easement
LeaseholdOther	LeaseholdOther
IF RENTAL PROPERTY, GROSS INCOME RECEIVED	IF RENTAL PROPERTY, GROSS INCOME RECEIVED
\$0 - \$499 \$500 - \$1,000 \$1,001 - \$10,000	\$0 - \$499 \$500 - \$1,000 \$1,001 - \$10,000
▼ \$10,001 - \$100,000	
SOURCES OF RENTAL INCOME: If you own a 10% or greater interest, list the name of each tenant that is a single source of	SOURCES OF RENTAL INCOME: If you own a 10% or greater interest, list the name of each tenant that is a single source of the sour
income of \$10,000 or more.	income of \$10,000 or more.
NAME OF LENDER*	NAME OF LENDER*
NAME OF LENDER* Farmers and Merchants Bank	NAME OF LENDER*
NAME OF LENDER* Farmers and Merchants Bank	NAME OF LENDER* Farmers and Merchants Bank
NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA	NAME OF LENDER* Farmers and Merchants Bank ADDRESS
NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA	NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA
NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA BUSINESS ACTIVITY OF LENDER Banking and Lending	NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA BUSINESS ACTIVITY OF LENDER
NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA BUSINESS ACTIVITY OF LENDER Banking and Lending	NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA BUSINESS ACTIVITY OF LENDER Banking
NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA BUSINESS ACTIVITY OF LENDER Banking and Lending INTEREST RATE Var% None None	NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA BUSINESS ACTIVITY OF LENDER Banking INTEREST RATE TERM (Months/Years)
NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA BUSINESS ACTIVITY OF LENDER Banking and Lending INTEREST RATE Var% None	NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA BUSINESS ACTIVITY OF LENDER Banking INTEREST RATE VAI None 25 years
NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA BUSINESS ACTIVITY OF LENDER Banking and Lending INTEREST RATE Var. None 25 HIGHEST BALANCE DURING REPORTING PERIOD \$1,001 - \$10,000	NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA BUSINESS ACTIVITY OF LENDER Banking INTEREST RATE Var None 25 years HIGHEST BALANCE DURING REPORTING PERIOD
NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA BUSINESS ACTIVITY OF LENDER Banking and Lending INTEREST RATE Var. None 25 HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000	NAME OF LENDER* Farmers and Merchants Bank ADDRESS Church and Pine Lodi, CA BUSINESS ACTIVITY OF LENDER Banking INTEREST RATE VAI Wone YOUNG 15 Years HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000 \$1,001 - \$10,000

* Loans from commercial lending institutions made in the lender's regular course of business on terms available to members of the public without regard to your official status are not reportable.

SCHEDULE B Interests in Real Property

(Including Rental Income)

CALIFORNIA FORM 700
FAIR POLITICAL PRACTICES COMMISSION
Name
Susan Hitchcock

STREET ADDRESS OR PRECISE LOCATION	> STREET ADDRESS OR PRECISE LOCATION
1614 Cowens	326 E. Pine
CITY	CITY
Lodi, CA	Lodi
FAIR MARKET VALUE IF APPLICABLE, LIST DATE: \$2,000 - \$10,000 \$10,001 - \$1,000,000 \$100,001 - \$1,000,000 Over \$1,000,000	FAIR MARKET VALUE IF APPLICABLE, LIST DATE: \$2,000 - \$10,000 J 05 J 0 \$100,001 - \$1,000,000 ACQUIRED DISPOSED Over \$1,000,000
NATURE OF INTEREST	NATURE OF INTEREST
Ownership/Deed of Trust	Ownership/Deed of Trust Easement
Casehold Yrs. remaining Other	LeaseholdOther
IF RENTAL PROPERTY, GROSS INCOME RECEIVED	IF RENTAL PROPERTY, GROSS INCOME RECEIVED
□\$0 - \$499 □\$500 - \$1,000 ☒ \$1,001 - \$10,000	\$0 - \$499 \$500 - \$1,000 \$1,001 - \$10,000
S10,001 - \$100,000 OVER \$100,000	▼ \$10,001 - \$100,000 □ OVER \$100,000
	I an improve or commit it saw i
SOURCES OF RENTAL INCOME: If you own a 10% or greater interest, list the name of each tenant that is a single source of income of \$10,000 or more.	SOURCES OF RENTAL INCOME: If you own a 10% or greater interest, list the name of each tenant that is a single source o income of \$10,000 or more.
interest, list the name of each tenant that is a single source of	interest, list the name of each tenant that is a single source of
interest, list the name of each tenant that is a single source of income of \$10,000 or more.	interest, list the name of each tenant that is a single source of income of \$10,000 or more.
interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER*	interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER*
interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* Guild Mortgage Company	interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER*
name of \$10,000 or more. NAME OF LENDER* Guild Mortgage Company ADDRESS 9160 Gramercy Place BUSINESS ACTIVITY OF LENDER	interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER*
name of \$10,000 or more. NAME OF LENDER* Guild Mortgage Company ADDRESS 9160 Gramercy Place BUSINESS ACTIVITY OF LENDER Mortgage loans	interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* ADDRESS BUSINESS ACTIVITY OF LENDER
interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* Guild Mortgage Company ADDRESS 9160 Gramercy Place BUSINESS ACTIVITY OF LENDER Mortgage loans INTEREST RATE TERM (Months/Years)	interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* ADDRESS BUSINESS ACTIVITY OF LENDER INTEREST RATE TERM (Months/Years)
interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* Guild Mortgage Company ADDRESS 9160 Gramercy Place BUSINESS ACTIVITY OF LENDER Mortgage loans	interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* ADDRESS BUSINESS ACTIVITY OF LENDER
Interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* Guild Mortgage Company ADDRESS 9160 Gramercy Place BUSINESS ACTIVITY OF LENDER Mortgage loans INTEREST RATE TERM (Months/Years) 6.0 None 15 HIGHEST BALANCE DURING REPORTING PERIOD	interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* ADDRESS BUSINESS ACTIVITY OF LENDER INTEREST RATE TERM (Months/Years)
Interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* Guild Mortgage Company ADDRESS 9160 Gramercy Place BUSINESS ACTIVITY OF LENDER Mortgage loans INTEREST RATE TERM (Months/Years) 6.0 None 15 HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000 \$1,001 - \$10,000	interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* ADDRESS BUSINESS ACTIVITY OF LENDER INTEREST RATE TERM (Months/Years) ———————————————————————————————————
Interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* Guild Mortgage Company ADDRESS 9160 Gramercy Place BUSINESS ACTIVITY OF LENDER Mortgage loans INTEREST RATE TERM (Months/Years) 6.0 None 15 HIGHEST BALANCE DURING REPORTING PERIOD	interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* ADDRESS BUSINESS ACTIVITY OF LENDER INTEREST RATE TERM (Months/Years)
Interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* Guild Mortgage Company ADDRESS 9160 Gramercy Place BUSINESS ACTIVITY OF LENDER Mortgage loans INTEREST RATE G.0 % None 15 HIGHEST BALANCE DURING REPORTING PERIOD \$1,001 - \$10,000	interest, list the name of each tenant that is a single source of income of \$10,000 or more. NAME OF LENDER* ADDRESS BUSINESS ACTIVITY OF LENDER INTEREST RATE TERM (Months/Years) ———————————————————————————————————

* Loans from commercial lending institutions made in the lender's regular course of business on terms available to members of the public without regard to your official status are not reportable.

SCHEDULE C Income, Loans & Business Positions

(Other than Gifts and Travel Payments)

-	
ı	CALIFORNIA FORM 7()
	FAIR POLITICAL PRACTICES COMMISSION
-	Name
	Susan Hitchcock

NAME OF SOURCE OF INCOME Lodi Unified School District	STATE OF POLITION OF BIOCHT
Lodi Unified School District	NAME OF SOURCE OF INCOME
	Town and Country Properties
ADDRESS	ADDRESS
1305 E. Vine Lodi, CA	318 W. Pine Lodi, CA
BUSINESS ACTIVITY, IF ANY, OF SOURCE	BUSINESS ACTIVITY, IF ANY, OF SOURCE
Public Education	Real Estate Sales
YOUR BUSINESS POSITION	YOUR BUSINESS POSITION
Elementary School Principal	Agent
GROSS INCOME RECEIVED	GROSS INCOME RECEIVED
\$500 - \$1,000 \$1,001 - \$10,000	\$500 - \$1,000 \$1,001 - \$10,000
▼ \$10,001 - \$100,000 □ OVER \$100,000	▼ \$10,001 - \$100,000 OVER \$100,000
CONSIDERATION FOR WHICH INCOME WAS RECEIVED	CONSIDERATION FOR WHICH INCOME WAS RECEIVED
	☐ Salary 🔀 Spouse's income ☐ Loan repayment
The state of the s	
Sale of	Sale of (Property, car, boat, etc.)
Commission or Rental Income, list each source of \$10,000 or more	Commission or Rental Income, list each source of \$10,000 or more
Other (Describe)	Other(Describe)
	<u>}</u>
> 2, LOAN RECEIVED	
You are not required to report loans from commercial lend	
refail installment of credit card transaction. Made in the let	
	nder's regular course of business on terms available to
members of the public without regard to your official status	
	s. Personal loans and loans received not in a lender's
members of the public without regard to your official status regular course of business must be disclosed as follows:	interest rate TERM (Months/Years)
members of the public without regard to your official status regular course of business must be disclosed as follows: NAME OF LENDER	s. Personal loans and loans received not in a lender's
members of the public without regard to your official status regular course of business must be disclosed as follows:	interest rate TERM (Months/Years)
members of the public without regard to your official status regular course of business must be disclosed as follows: NAME OF LENDER ADDRESS	interest rate Term (Months/Years) None
members of the public without regard to your official status regular course of business must be disclosed as follows: NAME OF LENDER	S. Personal loans and loans received not in a lender's INTEREST RATE Wone SECURITY FOR LOAN
members of the public without regard to your official status regular course of business must be disclosed as follows: NAME OF LENDER ADDRESS BUSINESS ACTIVITY, IF ANY, OF LENDER	S. Personal loans and loans received not in a lender's INTEREST RATE Whome SECURITY FOR LOAN Real Property
members of the public without regard to your official status regular course of business must be disclosed as follows: NAME OF LENDER ADDRESS BUSINESS ACTIVITY, IF ANY, OF LENDER HIGHEST BALANCE DURING REPORTING PERIOD	S. Personal loans and loans received not in a lender's INTEREST RATE TERM (Months/Years)
members of the public without regard to your official status regular course of business must be disclosed as follows: NAME OF LENDER ADDRESS BUSINESS ACTIVITY, IF ANY, OF LENDER HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000	S. Personal loans and loans received not in a lender's INTEREST RATE Whome SECURITY FOR LOAN Real Property
members of the public without regard to your official status regular course of business must be disclosed as follows: NAME OF LENDER ADDRESS BUSINESS ACTIVITY, IF ANY, OF LENDER HIGHEST BALANCE DURING REPORTING PERIOD	S. Personal loans and loans received not in a lender's INTEREST RATE Whome SECURITY FOR LOAN Personal residence Real Property Sireel address City
members of the public without regard to your official status regular course of business must be disclosed as follows: NAME OF LENDER ADDRESS BUSINESS ACTIVITY, IF ANY, OF LENDER HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000	S. Personal loans and loans received not in a lender's INTEREST RATE TERM (Months/Years)
members of the public without regard to your official status regular course of business must be disclosed as follows: NAME OF LENDER ADDRESS BUSINESS ACTIVITY, IF ANY, OF LENDER HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000 \$1,001 - \$10,000	S. Personal loans and loans received not in a lender's INTEREST RATE TERM (Months/Years) ———————————————————————————————————
members of the public without regard to your official status regular course of business must be disclosed as follows: NAME OF LENDER ADDRESS BUSINESS ACTIVITY, IF ANY, OF LENDER HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000 \$1,001 - \$10,000	S. Personal loans and loans received not in a lender's INTEREST RATE Whome SECURITY FOR LOAN Personal residence Real Property Sireel address City
members of the public without regard to your official status regular course of business must be disclosed as follows: NAME OF LENDER ADDRESS BUSINESS ACTIVITY, IF ANY, OF LENDER HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000 \$1,001 - \$10,000	S. Personal loans and loans received not in a lender's INTEREST RATE TERM (Months/Years) ———————————————————————————————————
members of the public without regard to your official status regular course of business must be disclosed as follows: NAME OF LENDER ADDRESS BUSINESS ACTIVITY, IF ANY, OF LENDER HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000 \$1,001 - \$10,000	S. Personal loans and loans received not in a lender's INTEREST RATE TERM (Months/Years) ———————————————————————————————————
members of the public without regard to your official status regular course of business must be disclosed as follows: NAME OF LENDER ADDRESS BUSINESS ACTIVITY, IF ANY, OF LENDER HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000 \$1,001 - \$10,000	S. Personal loans and loans received not in a lender's INTEREST RATE TERM (Months/Years) ———————————————————————————————————